

United States District Court  
Northern District of Illinois

DARRICK LASHAWN WILLIAMS,

Plaintiff,

v.

TRANSUNION LLC,

Defendant.

24-cv-1893  
Judge Rowland  
Magistrate Judge Apperteng  
CAT2  
RANDOM

**RECEIVED**

MAR 06 2024 SMB

COMPLAINT 1: THOMAS G. BRUTON  
CLERK, U.S. DISTRICT COURT

TransUnion LLC identifies as ("Transunion") is a credit reporting agency located P.O Box 805, Woodlyn, PA 19094-0805. TranUnion has failed to delete consumer reporting information resulting from fraud / transunion breach. TransUnion has been contacted numerous times about this issue.

COMPLAINT 2:

As per section U.S. Code 1681(2)(1)(2) [sic] of the Fair Credit Reporting Act (FCRA). A consumer reporting agency may only furnish a consumer report to third parties under certain permissible purpose including credit transactions and employment purposes. I do not believe that the inclusion of these negative accounts is necessary or accurate for permissible purpose.

COMPLAINT 3:

I have not supplied proof under the doctrine of estoppel by silence, Engelhardt v. Gravens (MO) 281 SW 715, 719, I may presume that no proof of the alleged debt, nor therefore any such debt, in fact exists."

**COMPLAINT 4:**

Accounts listed and/or disputed:

1. Austin Capital Bank SSB: #800735\*\*\*\*
2. Discover Bank: #601100122379\*\*\*\*
3. Self Financial INC / Lead Bank: #CRD0000000073419\*\*\*\*
4. Sunrise Bank Self Lender: #1415\*\*\*\*

I had/have requested that TransUnion investigate the accuracy of these negative accounts and remove information that is found inaccurate or incomplete. Transunion written response, "upon our investigation: "verified".

**COMPLAINT 5:**

I further requested TransUnion to send me a written validation of the aforementioned negative accounts. TransUnion sent a written response, "upon our investigation; "verified."

**COMPLAINT 6:**

I further requested TransUnion to send me a written "method of verification" of the aforementioned negative accounts. TransUnion sent a written response, "upon our investigation; "verified."

**COMPLAINT 7:**

Furthermore, All disputes were done directly with transunion via certified mail and CFPB complaint. Certified mail receipts verified that transunion did receive written disputes. In addition, Transunion sent a written response to the CFPB complaint of fraud / transunion breach, "upon our investigation; verified."

**COMPLAINT 8:**

Due to TransUnion's lack of corrective action, I have been denied credit.

**PLAINTIFF NOTICE OF RELIEF REQUESTED**

- 1) In the complaint, Plaintiff purports to bring claims arising out of the Fair Credit Reporting Act ("FCRA"), 15 U.S.C 1681 et seq (see Complaint). Plaintiff alleges that TransUnion violated the FCRA which is federal law. Id. Plaintiff seeks relief in the form of statutory and actual damages, along with the attorneys' fees and the costs of litigation, for alleged injuries, actual damages, and harm, as well as such other relief the court may deem equitable. (see complaints 1 through 8)
- 2) Immediate removal of inaccurate and/or negative (see page 2 , complaint 4) items is appropriate to this court. In addition, the plaintiff seek damages in the amount of \$10,000.00. The listed negative accounts resulted in denial of credit.
- 3) Plaintiff request (8) free online credit reports from "TransUnion LLC" in order to monitor and maintain accuracies.